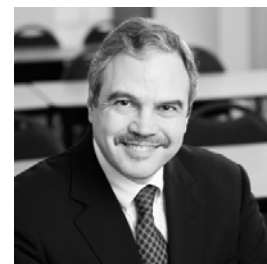


AN OVERVIEW OF THE TRAINING ACTIVITIES OF RONALD G. QUINTERO, CPA, CFA

General. Ron Quintero is a consultant and financial advisor who has been actively involved in conducting and overseeing public and in-house seminars at locations around the world for more than twenty-five years. Since the early 1990s he has been a leading provider of CFA training programs. Each year he is responsible for running more than fifty seminars involving in excess of 120 training days. He is the author of more than 10,000 pages of proprietary training content.



Professional Background. Prior to founding Chartered Capital Advisers (www.charteredcapital.com) and R. G. Quintero & Co. (www.rgquintero.com), Ron was a member of the Investment Banking Department of Bear, Stearns & Co. Inc. Previously, he was a turnaround consultant at Zolfo, Cooper & Co. and a Senior Manager responsible for the corporate finance consulting practice of the New York office of KPMG. For more than 20 years he has been profiled in *Who's Who in America*, *Who's Who in Finance and Industry*, and similar publications. He has served more than 1,000 domestic and overseas clients of all sizes in a variety of industries, and has been a member or advisor to the boards of directors of public and private companies.

Education. Ron has an A.B. in Economics and Spanish from Lafayette College, an M.S. in Accountancy and an A.P.C. in Investment Management from the New York University Stern School of Business. He is a Certified Public Accountant, Certified Management Accountant, Certified Fraud Examiner, Chartered Financial Analyst, Certified Financial Planner, Certified Insolvency and Restructuring Advisor, Certified Turnaround Professional, and he has an Accreditation in Business Valuation, a Certification in Distressed Business Valuation, and is Certified in Financial Forensics. Ron is an award-winning scholar, writer, and lecturer. He has published numerous articles, books, and professional manuals, and has appeared on national television. Many of his lectures and seminars have been broadcast live and archived on the Internet, and made available for sale in video and audio format by professional and training organizations.

Seminar Topics.

Accounting (including special topics, e.g., FASB 123R, 141R, 142, 157, and 159)

Analyzing and valuing equities, fixed-income securities, stock options, warrants, derivatives, real estate, private equity, venture capital, alternative investments, intangible assets, and goodwill

Bankruptcy and Insolvency

Business Plans

Business Valuations

CFA Exam Preparation (Levels I, II, and III; most active trainer in the world)

Corporate Finance

Credit Risk

Credit Training

Due Diligence

Economics

Excel Applications

Fair Value Accounting and Valuation

Financial Modeling

Financial Projections and Forecasts

Financial Restructuring

Financial Statement Analysis

Financing a Business

Global Investment Performance Standards

Initial Public Offerings

Int. Financial Reporting Standards (IFRS)

Investment Banking

Leveraged Buyouts (LBOs)

Managing a Business

Managing High-Risk Credits

Mergers and Acquisitions

Negotiations

Portfolio Management

Private Banking

Private Equity

Professional Ethics

Quantitative Analysis

Share-Based Consideration

Turnarounds and Workouts

Valuation Modeling

Valuations of Financial Instruments

Valuing Early-Stage Companies

Venture Capital

Workouts

Seminar Locations. More than sixty cities throughout the United States, and in more than twenty countries outside of the U.S. located in five continents

Representative Clients.

- Accounting Industry—American Institute of Certified Public Accountants, Arthur Andersen, CPA Associates International, Foundation for Accounting Education, KPMG, Marcum, Margolin Winer & Evens, Moore Stephens, Public Company Accounting Oversight Board, RSM Albazie, Weiser
- Banks—Bank of China, Bank of Montreal (BMO), The Bank of New York, Barclays Bank, CIBC, Citicorp, Credit Lyonnais, FirstCaribbean International Bank, FleetBoston, HSBC, NatWest USA, Royal Bank of Canada (RBC), Royal Bank of Scotland (RBS), Sun Bank, Union Bank of Switzerland (UBS), Wilmington Trust Corp.
- Financial Information Companies—Bloomberg, Standard & Poor's, Thomson Financial
- International Organizations—Asian Development Bank, Inter-American Development Bank, International Monetary Fund, The World Bank
- Law Firms—Latham & Watkins, Morgan Lewis & Bockius, Sullivan & Cromwell
- Professional Organizations—American Institute of Certified Public Accountants, Association of Certified Turnaround Professionals, Association for Corporate Growth, Broadcast Financial Management Association, Financial Executives Institute, Financial Women's Association, The National Association of Certified Valuators and Analysts, New York State Society of Certified Public Accountants, New York Society of Security Analysts, Stamford CFA Society, Turnaround Management Association
- Financial Companies—Barclays Capital, Charles Schwab, China Industrial Development Bank, CIBC Oppenheimer, Citigroup, Credit Suisse First Boston, Essence Securities, Global Investment House, Goldman Sachs, KBC Financial Products, Mekong Capital, Quad Capital, Rasmala Investments, Salomon Smith Barney, TD Securities, UBS, Vina Capital Group, Wells Fargo Advisors, White Mountains Insurance Group
- Training Organizations—Accounting Conferences and Seminars (ACS), Banking Institute of the Republic of China, Capital Roundtable, Center for Professional Education (CPE), Duke Corporate Education, Eureka Financial Ltd., The Expert Institute, Financial Training Partners, FitchLearning, Global Financial Markets Institute, Globecon, Institute of International Research, Midwest Universities Consortium for International Activities (MUCIA), The New Jersey Center for Innovation Acceleration, New York Institute of Finance, 7city Learning, Sharp Seminars, Technology Training, Terrapinn Financial Training
- Universities (as adjunct faculty member or lecturer)—Michigan State University, University of New Hampshire, New School for Social Research, New York University Stern School of Business, University of Rochester Simon Graduate School of Business, Rutgers University, University of North Carolina, Zicklin School of Business (formerly Bernard Baruch College)

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